



National Aeronautics and Space
Administration
Goddard Space Flight Center

NO.	04-46
DATE	AUG 06 2004
DISTRIBUTION	
GREENBELT ONLY	*
WALLOPS ONLY	*
GSFC	* A
CONTRACTORS	**

ANNOUNCEMENT

SUBJECT: FEDERAL EMPLOYEES' GROUP LIFE INSURANCE (FEGLI) PROGRAM OPEN SEASON (SEPTEMBER 1, 2004 THROUGH SEPTEMBER 30, 2004)

The FEGLI Program began on August 29, 1954. To celebrate this year's 50th anniversary of the FEGLI Program, OPM is conducting an Open Season from September 1 through September 30, 2004. ALL OPEN SEASON CHANGES WILL BE EFFECTIVE ON OR AFTER SEPTEMBER 4, 2005.

ELIGIBILITY FOR PARTICIPATION

All employees who are eligible for the FEGLI Program can participate. This includes employees on Leave Without Pay (LWOP); however, *any coverage that employees on LWOP elect during the Open Season will not become effective until they have returned to a pay and duty status.*

ELECTIONS AND COVERAGE

Employees who are not enrolled in the FEGLI program can elect Basic and any or all of the optional coverages. Employees who are already enrolled in the FEGLI program can increase their coverage, up to the maximum available, or change their coverage. Employees do not have to prove insurability, receive a physical, or answer any questions about their health.

Only employees who want to enroll or change coverage need to complete an election. **If you take no action during the Open Season, you will maintain your current coverage.** Any coverage previously waived will remain waived.

The types of coverage available during the FEGLI Open Season will be the same as currently available. They are:

- **Basic** – equal to your annual basic pay, rounded up to the next \$1,000, plus \$2,000.
- Three types of Optional insurance:
 - **Option A-Standard**, in the amount of \$10,000.
 - **Option B-Additional**, in an amount from one to five times the annual basic pay.
 - **Option C-Family**, in an amount from one to five multiples of coverage for a spouse and eligible children. Each multiple is equal to \$5,000 for the death of a spouse and \$2,500 for the death of each eligible child.

You must elect or already have Basic in order to elect any optional coverages.

PLEASE POST AND CIRCULATE THIS ANNOUNCEMENT

DISTRIBUTION CODES:

- * (Civil Service) – GSFC Employees
- *B (Civil Service) – GSFC Section Level and Above
- *C (Civil Service) – GSFC Branch Level and Above
- *D (Civil Service) – GSFC Division Level and Above

**A (Contractor) – Contractor and Other Employees

**B (Contractor) – Contractor and Other Offices

PAY AND DUTY STATUS REQUIREMENTS

A full-time employee on a biweekly pay period must be in pay and duty status for at least 32 hours during the pay period right before the one in which the coverage is to become effective.

A part-time employee must be in pay and duty status for one-half of the regularly-scheduled tour of duty shown on his/her current SF 50.

An intermittent employee or an employee without a regularly-scheduled tour of duty who is eligible for FEGLI coverage must be in pay and duty status for one-half of the hours customarily worked in a pay period.

Please note that sick leave, annual leave, donated leave, or any other kind of leave, whether paid or unpaid, does not qualify as pay and duty status.

RETIREMENT CONSIDERATIONS

If you are approaching retirement eligibility, you should be aware that any FEGLI coverage in effect for 5 years immediately preceding the date of retirement, or for the entire period(s) of your service if elected during your first opportunity to enroll, may be carried into retirement. A "first opportunity" to enroll is usually the time of your initial appointment to a permanent position. Coverage under Basic, Options A, B, and C elected during this 2004 Open Season that do not meet these requirements will not be carried into retirement.

If you make an Open Season election but leave the Federal Government before the new coverage goes into effect in 2005, you will not be able to continue the coverage elected unless you are transferring to another Federal agency.

PROCEEDURE

You must complete the special FEGLI 2004 Open Season Election Form (FE-2004) to make a FEGLI Open Season enrollment or change. The FE-2004 may be obtained from your designated Employee Services Centers. These forms must be completed and returned to the centers by COB September 30, 2004. At the time the form is received, you will receive the employee copy to verify our receipt of the election form. After the election form is processed, you will receive a second copy of the FE-2004 along with an SF-50, "Notification of Personnel Action", reflecting the change and the effective date of coverage.

THE CURRENT SF-2817, FEGLI ELECTION FORM, IS NOT A VALID ELECTION FORM FOR THE 2004 FEGLI OPEN SEASON.

EFFECTIVE DATES

OPEN SEASON ELECTIONS WILL BECOME EFFECTIVE ON SEPTEMBER 4, 2005. Coverage elected during this Open Season by employees in a LWOP status will be effective as soon as they return to a pay and duty status **on or after September 1, 2005**. Employees who make Open Season election changes will not begin to pay premiums for their new coverage until it goes into effect in the year 2005.

If you have any questions concerning the 2004 FEGLI Open Season or the FEGLI Program, please contact Nickeisha Hamilton at 301-286-8208.



Arletta Love

Chief, Career Development and Employee Worklife Office